

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	: 09/910,246	Confirmation No.	1646
Applicant	: Chet L. Andrews		
Filed	: 07/20/2001		
Title	: BUSINESS METHOD FOR IMPLEMENTING ON-LINE CHECK		
	: ACCEPTANCE AND PROCESSING		
Group Art Unit	: 3693		
Examiner	: Jason M. Borlinghaus		
Docket No.	: VLT1.079914		
Customer No.	: 5251		

Via EFS-Web Submission

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Borlinghaus:

The following amendments and remarks are filed in response to the Examiner's remarks in the Office Action mailed October 11, 2006, the three-month shortened statutory period for response to which expires on January 11, 2007:

Amendments to the Specification: begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Amendments to the Drawings: None.

Remarks begin on page 8 of this paper.